

03 APR 9 AM 11:00

Vol M03 Page 22007

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

THIS COVER SHEET HAS BEEN PREPARED BY THE
PERSON PRESENTING THE ATTACHED INSTRUMENT
FOR RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

State of Oregon, County of Klamath
Recorded 04/09/2003 11:00 A.m.
Vol M03 Pg 22007-20
Linda Smith, County Clerk
Fee \$ 96.00 # of Pgs 14

KS9505
AFTER RECORDING RETURN TO:
QUALITY LOAN SERVICE CORP.
319 ELM STREET, 2ND FLOOR
SAN DIEGO, CA 92101-3006

: 1378623

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION

PROOF OF SERVICE

ORIGINAL GRANTOR: SAMMI MARTINEZ

BENEFICIARY: QUALITY LOAN SERVICE CORP., AS AGENT FOR THE BENEFICIARY

T.S. #: F-29104-OR-DM

Loan #: 0016778326

K86. - + 10. -

TRUSTEE'S NOTICE OF SALE

Loan No: 0016778326
T.S. No.: F-29104-OR-DM

Reference is made to that certain deed made by, SAMMI MARTINEZ as Grantor to AMERITITLE, in favor of
FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES,
as Beneficiary,

dated 5/3/1999, recorded 5/11/1999, in official records of Klamath county, Oregon in book/reel/volume No. XXXX
at page No. 18278, fee/file/instrument/microfile/reception No. M99 (indicated which), covering the following
described real property situated in said County and State, to-wit:

THE NORTH ONE-HALF OF LOT 8 IN BLOCK 6, THIRD ADDITION TO ALTAMONT ACRES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON

Tax Assessor's #: R543362/ R3909-010CA-01200

More commonly known as:	4106 ALTAMONT DRIVE KALMATH FALLS, OR 97603
-------------------------	--

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by
said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default
for which the foreclosure is made is the grantor's:

FAILURE TO MAKE THE 7/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT
PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$814.26

Monthly Late Charge 40.72

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed
immediately due and payable, said sums being the following, to-wit: \$97,386.61 with interest thereon at the rate of
7.000 percent per annum beginning 6/1/2002; plus late charges of \$40.72 each month beginning 7/1/2002 until paid;
plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees
and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for
the protection of the above described real property and its interest therein.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned
trustee will on 2/6/2003 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon
Revised Statutes, at

ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH
FALLS, COUNTY OF KLAMATH, OR

County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real
property which the grantor had or had power to convey at the time of the execution by him of the said trust deed,
together with any interest which the grantor or his successors in interest acquired after the execution of said trust
deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable
charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes
has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the
beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no
default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in
the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to
five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: October 03, 2002

FIRST HORIZON HOME LOAN CORP.

4000 HORIZON WAY,
FORECLOSURE DEPT. #6205

IRVING, TEXAS 75063

BY: FIRST AMERICAN TITLE INSURANCE
COMPANY, TRUSTEE
BY: QUALITY LOAN SERVICE CORP., AGENT
(619) 645-7711
For Sale Information (916) 387-7728

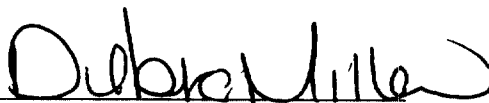
Signature By



DEBRA MILLER, SR. TRUSTEE SALE OFFICER

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



DEBRA MILLER, SR. TRUSTEE SALE OFFICER

TRUSTEE'S NOTICE OF SALE

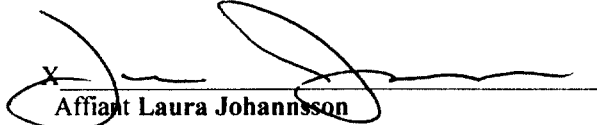
Loan No: 0016778326

T.S. No.: F-29104-OR-DM

AFFIDAVIT OF MAILINGDate: **October 08, 2002**T.S. No.: **F-29104-OR-DM**Loan No.: **0016778326**STATE OF California }
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in **San Diego** County at QUALITY LOAN SERVICE CORPORATION, and is not a party to the within action and that on **October 08, 2002**, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.


X
Affiant **Laura Johannsson**

SAMMI MARTINEZ
4106 ALTAMONT DRIVE
KALMATH FALLS, OR 97603
Z71086095528002545164

SAMMI MARTINEZ
4106 ALTAMONT DRIVE
KALMATH FALLS, OR 97603
First Class

SAMMI MARTINEZ
4110 ALAMONT DR
KLAMATH FALLS, OR 97603
Z71086095528002545171

SAMMI MARTINEZ
4110 ALAMONT DR
KLAMATH FALLS, OR 97603
First Class

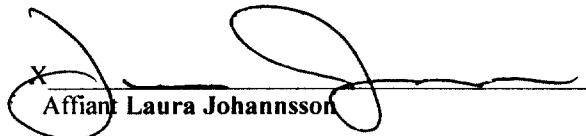
occupant
4106 ALTAMONT DRIVE
KALMATH FALLS, OR 97603
Z71086095528002545188

occupant
4106 ALTAMONT DRIVE
KALMATH FALLS, OR 97603
First Class

AFFIDAVIT OF MAILINGDate: **October 08, 2002**T.S. No.: **F-29104-OR-DM**Loan No.: **0016778326**STATE OF **California** }
COUNTY OF **San Diego** }

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I declare under penalty of perjury that the foregoing is true and correct.


X
Affiant **Laura Johannsson**

ASSOCIATES FINANCIAL SERVICES CO. OF OREGON INC.
250 CARPENTER FREEWAY
IRVING, TX 75062
Z71086095528002545195

ASSOCIATES FINANCIAL SERVICES CO. OF OREGON INC.
250 CARPENTER FREEWAY
IRVING, TX 75062
First Class

TRUSTEE'S NOTICE OF SALE

Loan No: 0016778326

T.S. No.: F-29104-OR-DM

Reference is made to that certain deed made by, SAMMI MARTINEZ as Grantor to AMERITITLE, in favor of

FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES,
as Beneficiary,

dated 5/3/1999, recorded 5/11/1999, in official records of Klamath county, Oregon in book/reel/volume No. XXXX at page No. 18278, fee/file/instrument/microfile/reception No. M99 (indicated which), covering the following described real property situated in said County and State, to-wit:

THE NORTH ONE-HALF OF LOT 8 IN BLOCK 6, THIRD ADDITION TO ALTAMONT ACRES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON

Tax Assessor's #: R543362/ R3909-010CA-01200

More commonly known as:	4106 ALTAMONT DRIVE KALMATH FALLS, OR 97603
-------------------------	--

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's:

FAILURE TO MAKE THE 7/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$814.26

Monthly Late Charge 40.72

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$97,386.61 with interest thereon at the rate of 7.000 percent per annum beginning 6/1/2002; plus late charges of \$40.72 each month beginning 7/1/2002 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned trustee will on 2/6/2003 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon Revised Statutes, at

ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR

County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: October 03, 2002

FIRST HORIZON HOME LOAN CORP.

4000 HORIZON WAY,
FORECLOSURE DEPT. #6205

IRVING, TEXAS 75063

BY: FIRST AMERICAN TITLE INSURANCE
COMPANY, TRUSTEE
BY: QUALITY LOAN SERVICE CORP., AGENT
(619) 645-7711
For Sale Information (916) 387-7728

Signature By 
DEBRA MILLER, SR. TRUSTEE SALE OFFICER

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.


DEBRA MILLER, SR. TRUSTEE SALE OFFICER

TRUSTEE'S NOTICE OF SALE
Loan No: 0016778326
T.S. No.: F-29104-OR-DM



STATE OF CALIFORNIA
COUNTY OF San Diego

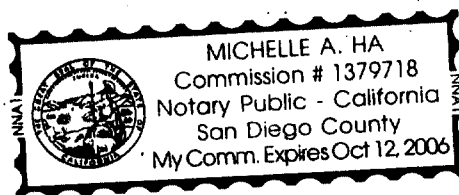
ss.

On OCTOBER 08, 2002, before me, MICHELLE HA,
personally appeared RAMON JOHANSSON

_____, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]



(This area for official notarial seal)

Title of Document _____
Date of Document _____ No. of Pages _____
Other signatures not acknowledged _____

Affidavit of Publication

22015

Alwan

501331

STATE OF OREGON, COUNTY OF KLAMATH

I, Larry L. Wells, Business Manager, being first duly sworn, depose and say that I am the principal clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at Klamath Falls in the aforesaid county and state: that the

Legal # 5307

Notice of Sale/Martinez

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

Four

Insertion(s) in the following issues:

November 6, 13, 20, 27, 2002

Total Cost:

108.72

Subscribed and sworn

before me on: November 27, 2002

Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE T.S. No.: F-29104- OR-DM Loan No: 0016778326

Reference is made to that certain deed made by, Sammi Martinez as Grantor to Amerititle, in favor of FT Mortgage Companies d/b/a Premier Mortgage Resources, as Beneficiary, dated 5/3/1999, recorded 5/11/1999, in official records of Klamath county, Oregon in book/reel/volume No. XXXX at page No. 18278, fee/ file/ instrument/ micro-file/ reception No. M99 (Indicated which), covering the following described real property situated in said County and State, to-wit:

The North One-Half of Lot 8 in Block 6, Third Addition to Altamont Acres, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon Tax Assessor's #: R543362/ R3909-010CA-01200. More commonly known as: 4106 Altamont Drive, Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to make the 7/1/2002 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes advances and assessments. Monthly

Payment \$814.26 Monthly Late Charge 40.72.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said the deed of trust immediately due and payable, said sums being the following, to-wit: \$97,386.61 with interest thereon at the rate of 7.000 percent per annum beginning 6/1/2002; plus late charges of \$40.72 each month beginning 7/1/2002 until paid; plus prior accrued late charges of \$0.00; plus advances of \$30.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

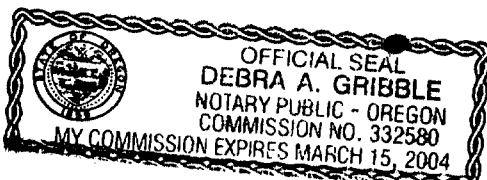
Whereof, notice hereby is given that, First American Title Insurance Company the undersigned trustee will on 2/6/2003 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR, County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the

execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include the respective successors in interest, if any.

First Horizon Home Loan Corp., 4000 Horizon Way, Foreclosure Dept. #8205, Irving, Texas 75063 By: First American Title Insurance Company, Trustee. By: Quality Loan Service Corp., Agent (619) 645-7711.



22016

For Sale Information (916) 387-7728.
Signature By Debra
Miller, Sr. Trustee
Sale Officer. Dated:
October 3, 2002

ASAP501331 11/6,
11/13, 11/20, 11/27.
#5307 November 6,
13, 20, 27, 2002.

RECEIVED
DEC 09 2002

F291040RDM
QUAN

TRUSTEE'S NOTICE OF SALE

22017

FT MORTGAGE COMPANIES DBA PREMIER)
MORTGAGE RESOURCES)

vs

SAMMI MARTINEZ)

ORIGINAL
AFFIDAVIT/PROOF OF SERVICE
Client # 501331

STATE OF OREGON)
COUNTY OF MULTNOMAH) SS.

I hereby certify that on the 5th day of October, 2002, at the hour of 11:20AM, a copy of a TRUSTEE'S NOTICE OF SALE was served to all occupant(s) located at 4106 Altamont Dr., Klamath Falls, OR 97603.

THE OCCUPANTS WERE SERVED IN THE FOLLOWING MANNER:

I served Occupant(s), Amy Haskill by PERSONAL SERVICE

I served Occupant(s), Angela McDonald by SUBSTITUTE SERVICE TO Amy Haskill, co occupant, a person over the age of 14 and who is an occupant of the described residence.

I served All Occupants over 18 years old by SUBSTITUTE SERVICE TO Amy Haskill, co occupant, a person over the age of 14 and who is an occupant of the described residence.,

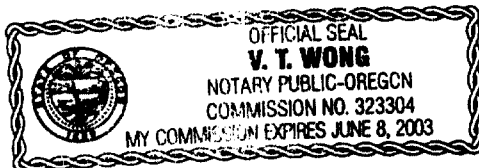
ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm, or corporation served is the identical one named in the action.

/s/ _____
Jefferson State Adjusters, Server
Capitol Investigation Company

I HEREBY CERTIFY that I completed substitute service, as required by law, by depositing with the United States Post Office by regular mail a properly addressed, postage prepaid envelope containing a copy of the TRUSTEE'S NOTICE OF SALE to Angela McDonald and all other occupants 18 years or older at 4106 Altamont Dr., Klamath Falls, OR 97603 on OCT 16 2002. Signed: J.J. Maloney

Subscribed to and sworn to before me this
16th day of October, 2002 by J.J. Maloney



V. T. Wong
Notary for the State of Oregon

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

22018

STATE OF OREGON

COUNTY OF KLAMATH

COURT CASE NO. _____

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

- | | | | |
|--------------------------------------|--|-----------------------------------|--|
| <input type="checkbox"/> Small Claim | <input type="checkbox"/> Order | <input type="checkbox"/> Subpoena | <input type="checkbox"/> Order to Show Cause |
| <input type="checkbox"/> Summons | <input type="checkbox"/> Motion | <input type="checkbox"/> Notice | <input checked="" type="checkbox"/> Trustee's Notice of Sale |
| <input type="checkbox"/> Complaint | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Petition | <input type="checkbox"/> Writ of Garnishment |
| <input type="checkbox"/> Answer | <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Letter | <input type="checkbox"/> Writ of Continuing Garnishment |
| <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ |

For the within named: Occupants of 4106 Altamont Drive Klamath Falls, OR 97603

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to: Amy Haskill
_____ at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Amy Haskill,
a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:
Angela McDonald

☐ **OFFICE SERVICE:** At the office which he/she maintains for the conduct of business as shown at the address below, by leaving such true copy or Original with _____, the person who is apparently in charge.

☐ **SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO SUIT UNDER A COMMON NAME.**
Upon _____, by (a) delivering such true copy personally and in person,
Corporation, Limited Partnership, etc.

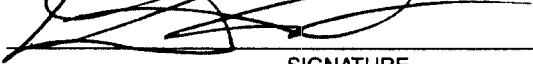
to: _____ who is a/the _____ thereof, or
(b) leaving such true copy with _____, the person who is apparently in charge of the office of
_____, who is a/the _____ thereof.

☐ **OTHER METHOD:** _____

☐ **NOT FOUND:** I certify that I received the within document for service on _____ and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, _____ within _____ County.

<u>4016 Altamont Drive</u>		_____	
ADDRESS OF SERVICE	STREET	UNIT / APT. / SPC#	_____
<u>Klamath Falls</u>	<u>Oregon</u>	<u>97603</u>	_____
CITY	STATE	ZIP	_____

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

<u>October 5, 2002</u>	<u>11:20</u> a.m. <input checked="" type="checkbox"/> p.m. <input type="checkbox"/>	
DATE OF SERVICE	TIME OF SERVICE	SIGNATURE
or not found		<u>Dave Shuck</u>

TRUSTEE'S NOTICE OF SALE**22019**

Loan No: 0016778326
T.S. No.: F-29104-OR-DM

Reference is made to that certain deed made by, SAMMI MARTINEZ as Grantor to AMERITITLE, in favor of
FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES,
as Beneficiary,

dated 5/3/1999, recorded 5/11/1999, in official records of Klamath county, Oregon in book/reel/volume No. XXXX
at page No. 18278, fee/file/instrument/microfile/reception No. M99 (indicated which), covering the following
described real property situated in said County and State, to-wit:

**THE NORTH ONE-HALF OF LOT 8 IN BLOCK 6, THIRD ADDITION TO ALTAMONT ACRES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON**

Tax Assessor's #: R543362/ R3909-010CA-01200

More commonly known as:	4106 ALTAMONT DRIVE KALMATH FALLS, OR 97603
-------------------------	--

K LAMATH
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by
said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default
for which the foreclosure is made is the grantor's:

**FAILURE TO MAKE THE 7/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT
PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.**

Monthly Payment \$814.26

Monthly Late Charge 40.72

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed
immediately due and payable, said sums being the following, to-wit: \$97,386.61 with interest thereon at the rate of
7.000 percent per annum beginning 6/1/2002; plus late charges of \$40.72 each month beginning 7/1/2002 until paid;
plus prior accrued late charges of \$0.00; plus advances of \$50.00; together with title expense, costs, trustee's fees
and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for
the protection of the above described real property and its interest therein.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned
trustee will on 2/6/2003 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon
Revised Statutes, at

**ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH
FALLS, COUNTY OF KLAMATH, OR**

County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real
property which the grantor had or had power to convey at the time of the execution by him of the said trust deed,
together with any interest which the grantor or his successors in interest acquired after the execution of said trust
deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable
charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes
has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the
beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no
default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in
the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to
five days before the date last set for sale.

22020

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: October 03, 2002

FIRST HORIZON HOME LOAN CORP.

4000 HORIZON WAY,
FORECLOSURE DEPT. #6205

IRVING, TEXAS 75063

BY: FIRST AMERICAN TITLE INSURANCE
COMPANY, TRUSTEE
BY: QUALITY LOAN SERVICE CORP., AGENT
(619) 645-7711
For Sale Information (916) 387-7728

Signature By


DEBRA MILLER, SR. TRUSTEE SALE OFFICER

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.


DEBRA MILLER, SR. TRUSTEE SALE OFFICER

TRUSTEE'S NOTICE OF SALE

Loan No: 0016778326

T.S. No.: F-29104-OR-DM